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(54) On-line shopping system and the method of payment settlement

(57) When performing on-line shopping using the Internet, and when performing payment settlement for a product by a credit card, user's card data runs over the Internet, leaving the possibility of card data leakage, thereby causing a security problem. The user decides the product he or she wants to buy via a computer network (Internet) from a user system. Then, a transmission unit calls up a service center to send order data

including the credit card data via a settlement network. Service center invoices the sales price to an approval center based on the order data. Approval center pays the price to service center. Then, service center sends the order data to the shopping system. A delivery processing unit then delivers the product to the user based on the order data.

Fig.1

SYSTEM CONFIGURATION OF ONLINE SHOPPING SYSTEM 1:ONLINE SHOPPING SYSTEM 22 . PRODUCT DATA SERVICE CENTER PERSONAL DATA DECODING UNIT SHOP SYSTEM DELIVERY PROCESSING DISTRIBUTION SHOPPING UNIT 24 : PAYMENT ACCUMULATION 23 : PRODUCT UNIT DELIVERY 28 ; PAYMENT COMPUTER COLLECTION SETTLEMENT NETWORK NETWORK 26 : CHECKING B SHOP SYSTEM 20 PRODUCT DATA 27 : INVOICING AUTHORIZATION SHOPPING DOWNLOAD 21 : PRODUCT DATA APPROVAL USER SYSTEM PERSONAL DATA
PAYMENT PRODUCT CENTER SELECTION UNIT TRANSFER DATA PAYMENT DOWNLOAD UNIT COLLECTION PRODUCT C SHOP SYSTEM CONFIRMATION UNIT Μ SHOPPING TRANSMISSION UNIT 25 : PAYMENT TRANSFER MALL C ENCIPHERMENT UNIT



EUROPEAN SEARCH REPORT

Application Number EP 96 11 4545

Category	Citation of document with in of relevant pas	dication, where appropriate,	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.CL6)
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A	* See Abstract, cla	ims and figure 1*	1-3,6-19	
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CATEGORY OF CITED DOCUMENTS X: particularly relevant if taken alone Y: particularly relevant if combined with another document of the same category A: technological background O: non-written disclosure P: intermediate document CATEGORY OF CITED DOCUMENTS T: theory or principle underlying the invention S: earlier patent document, but published on, or after the filing date D: document cited in the application L: document cited for other reasons A: member of the same patent family, corresponding document				shed on, or

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